

This Listing of Claims will replace all prior versions, and listings, of claims in this application:

**Listing of Claims:**

1. (Currently Amended): A system for the payment of petty cash disbursements comprising:  
  
a private network for managing the payment of petty cash ~~disbursements~~; disbursements,  
  
the private network comprising:  
  
a ~~plurality of~~ master account purchasing card accounts set up within the private network, ~~each of~~ said master account purchasing card accounts linked to a ~~different~~ bank account via a main processor, said bank account having a predetermined amount of funds deposited therein by a funding entity;  
  
a first level of one or more subordinate pre-paid purchasing card accounts set up within the private network and linked to ~~one of~~ said master account purchasing card accounts account via the main processor, each of the first level subordinate pre-paid purchasing card accounts having a first amount of pre-paid funds deposited therein, wherein each first level subordinate pre-paid purchasing card account is associated with a card held by a user for making purchases up to the first amount of pre-paid funds, wherein purchases made using said card are approved by a credit card processor linked to the main processor; and  
  
a second level of one or more subordinate pre-paid purchasing card accounts set up within the private network and linked to one or more of said first level subordinate pre-paid purchasing card accounts via the main processor, each of the second level subordinate pre-paid purchasing card accounts having a second amount of pre-paid

funds deposited therein, wherein each second level subordinate pre-paid purchasing card account is associated with a card held by a user for making purchases up to the second amount of pre-paid funds, wherein purchases made using said card are approved by the credit card processor linked to the main processor;

wherein the funding entity ~~an owner of said bank account~~ has the authority to authorize the transfer and deposit of pre-paid funds to said ~~any~~ master ~~purchasing card~~ account to cover purchases made using that master ~~purchasing card~~ account and ~~to or~~ any subordinate pre-paid purchasing card account linked to said ~~that~~ master ~~purchasing card~~ account, either directly or indirectly;

wherein an owner of any of said pre-paid purchasing card accounts has the authority to authorize the transfer ~~movement~~ of pre-paid funds from its own account to any subordinate pre-paid purchasing card account linked ~~having a link~~ thereto; and

wherein said cards associated with any of said first level or second level subordinate pre-paid purchasing card accounts are re-usable within other private networks set up within the system ~~linkable, directly or indirectly, with any of said master purchasing card accounts set up within the private network, said cards configured to be linked, either directly or indirectly, with one master purchasing card account at a time.~~

2. (Currently Amended): The system of claim 1 wherein each of said subordinate pre-paid purchasing card accounts has a maximum pre-paid deposit limit ~~amount transferable to it from its parent account or from said bank account.~~

3. (Currently Amended): The system of claim 1 wherein any of said pre-paid purchasing card accounts has the authority to create and break links to and from ~~subordinate~~ purchasing card accounts subordinate thereto.
4. (Currently Amended): The system of claim 2 wherein requests for the modification of said maximum pre-paid deposit limit ~~transfer amount~~ for any subordinate pre-paid purchasing card account and the authorization of said modification are accomplished in real time.
5. (Original): The system of claim 4 wherein said requests and said authorizations are facilitated by a web site available over the Internet.
6. (Previously Presented): The system of claim 4 wherein said requests and said authorizations are facilitated by a voice recognition facility.
7. (Original): The system of claim 2 further comprising a software application running on a computer system.
8. (Previously Presented): The system of claim 7 wherein said software application is configured to establish communications with outside entities.

9. (Original): The system of claim 8 wherein said communications with outside entities are:

encrypted prior to sending and decrypted after receiving to ensure data integrity and security; and

entered into a log file for audit and customer support purposes.

10. (Cancelled).

11. (Original): The system of claim 9 wherein said software application establishes

communication with a bank, said bank maintaining said bank account.

12. (Currently Amended): The system of claim 11 wherein said software application initiates a

transaction at said bank to move pre-paid funds between said bank account and said subordinate pre-paid purchasing card accounts ~~to cover expenditures made using said purchasing cards.~~

13. (Currently Amended): The system of claim 9 wherein said software application establishes

communications with the a credit card processor, wherein said software application is configured to instruct said credit card processor to modify said maximum pre-paid deposit limit for any of said subordinate pre-paid purchasing card accounts.

14. (Currently Amended): The system of claim 1 wherein the first amount of pre-paid funds are

unique to each of the first level subordinate pre-paid purchasing card accounts, and wherein the second amount of pre-paid funds are unique to each of the second level subordinate pre-

paid purchasing card accounts ~~13 wherein said software application is configured to instruct said credit card processor to modify said maximum transfer amount for any of said purchasing card accounts.~~

15. (Previously Presented): The system of claim 13 wherein said credit card processor exchanges data with said software application, said exchanged data advising said software application of purchases made using any of said purchasing cards.
16. (Currently Amended): A system for the payment of petty cash disbursements comprising:
- a private network for managing the payment of petty cash disbursements, the private network including a software application running on a computer system and including a main processor, said computer system being connected to the Internet;
  - a ~~plurality of master~~ account ~~purchasing card accounts~~ set up within the private network, each of said master account ~~purchasing accounts~~ linked to a ~~different~~ bank account via the main processor, said bank account having a predetermined amount of funds deposited therein by a funding entity; and
  - a plurality of subordinate pre-paid purchasing card accounts set up within the private network, each of the plurality of subordinate pre-paid purchasing card accounts being logically linked ~~linkable~~ to ~~one of~~ said master account ~~either purchasing card accounts and to other subordinate purchasing card accounts linked, directly or indirectly via other subordinate pre-paid purchasing card accounts, each of the plurality of subordinate pre-paid purchasing card accounts having a first amount of pre-paid funds deposited therein, wherein each of the plurality of subordinate pre-paid purchasing card accounts is associated with a card held by a~~

user for making purchases up to the first amount of pre-paid funds, wherein purchases made using said card are approved by a credit card processor linked to the main processor indirectly, to said one of said master purchasing card accounts;

wherein the main processor ~~said software application~~ controls said linking of the plurality of subordinate pre-paid purchasing card accounts and maintains a maximum pre-paid deposit limit for each of the plurality of subordinate pre-paid ~~amount that can be transferred from said bank account or a parent account to each of said purchasing card accounts subordinate thereto;~~ and

wherein said cards associated with any of said plurality of subordinate pre-paid purchasing card accounts are re-usable within other private networks set up within the system linkable, directly or indirectly, with any of said master purchasing card accounts set up within the private network, said cards configured to be linked, either directly or indirectly, with one master purchasing card account at a time.

17. (Currently Amended): The system of claim 16 further comprising:

a web site controlled by said software application;

wherein said software application receives secured instructions via said web site regarding the control of said links between said plurality of subordinate pre-paid purchasing card accounts and said maximum pre-paid deposit limit ~~transfer amounts~~ for each of said plurality of subordinate pre-paid purchasing card accounts.

18. (Original): The system of claim 17 wherein said software application further comprises means for communicating with a bank, said bank maintaining said bank account.
19. (Original): The system of claim 18 wherein all communications between said bank and said software application are secured by encryption.
20. (Currently Amended): The system of claim 18 wherein said communications between said bank and said software application includes data regarding the transfer of funds from said master account ~~purchasing card accounts~~ to each of said plurality of subordinate pre-paid purchasing card accounts.
21. (Currently Amended): The system of claim 17 wherein said software application further comprises means for communicating with the ~~a~~ credit card processor, said credit card processor being responsible for the authorization of purchases made with each of said purchasing cards.
22. (Original): The system of claim 21 wherein all communications between said credit card processor and said software application are secured by encryption.
23. (Currently Amended): The system of claim 21 wherein said communications between said credit card processor and said software application include ~~includes~~:

data regarding changes in said maximum pre-paid deposit limits ~~transfer amount to~~ for  
each of said plurality of subordinate pre-paid purchasing card accounts; and  
information regarding authorized purchases for each of said purchasing cards.

24. (Currently Amended): The system of claim 16 further comprising:

a voice recognition facility controlled by said software application;

wherein said software application receives instructions via said voice recognition facility  
regarding the control of said links between said plurality of subordinate pre-paid purchasing  
card accounts and said maximum pre-paid deposit limits ~~for transfer amounts to~~ each of said  
plurality of subordinate pre-paid purchasing card accounts.

25. (Currently Amended): A method for the payment of petty cash disbursements comprising  
the steps of:

establishing a private network for the payment of petty cash disbursements;

establishing a bank ~~an~~ account at a bank having a predetermined amount of funds  
deposited therein by a funding entity, said bank account associated with the private network;

linking ~~one or more~~ a master account ~~purchasing card accounts~~ set up within the private  
network to said bank account via a main processor; and

linking a plurality of ~~one or more~~ subordinate pre-paid purchasing card accounts set up  
within the private network to ~~one of said master account either purchasing card accounts or~~  
~~to other subordinate purchasing card accounts linked~~, directly or indirectly via other  
subordinate pre-paid purchasing card accounts, each of the plurality of subordinate pre-paid  
purchasing card accounts having a first amount of pre-paid funds deposited therein, wherein



each of the plurality of subordinate pre-paid purchasing card accounts is associated with a card held by a user for making purchases up to the first amount of pre-paid funds, wherein purchases made using said card are approved by a credit card processor linked to the main processor indirectly, to one of said master purchasing card accounts;

wherein said cards associated with any of said plurality of subordinate pre-paid purchasing card accounts are re-usable within other private networks set up within the system linkable, directly or indirectly, with any of said master purchasing card accounts set up within the private network, said cards configured to be linked, either directly or indirectly, with one master purchasing card account at a time.

26. (Currently Amended): The method of claim 25 wherein each of said plurality of subordinate pre-paid purchasing card accounts has a maximum pre-paid deposit limit, the method amount of funds that can be transferred to it from another, linked account, further comprising the steps of:

electronically transferring instructions to an external credit card processing entity regarding changes to said maximum pre-paid deposit limits transfer amount for said plurality of subordinate pre-paid purchasing card accounts;

electronically receiving from said external credit card processing entity information regarding approved purchases for said purchasing cards; and

electronically transferring instructions to said bank regarding the transfer of funds from said bank account to said plurality of subordinate pre-paid purchasing card accounts to cover purchases made ~~therewith~~.

27. (Currently Amended): The method of claim 26 further comprising the step of maintaining a web site wherein secured instructions are received regarding (a) changes in said maximum pre-paid deposit limits ~~transfer amount~~ for said plurality of subordinate pre-paid purchasing card accounts, and (b) ~~said~~ linking of ~~any of~~ said plurality of subordinate pre-paid purchasing card accounts to one another ~~any other of said purchasing card accounts~~.
28. (Currently Amended): The method of claim 26 further comprising the step of maintaining a voice recognition facility wherein secured instructions are received regarding (a) changes in said maximum pre-paid deposit limits ~~transfer amount~~ for said plurality of subordinate pre-paid purchasing card accounts, and (b) ~~said~~ linking of ~~any of~~ said plurality of subordinate pre-paid purchasing card accounts to one another ~~any other of said purchasing card accounts~~.
29. (Currently Amended): The system of claim 16 wherein any of said pre-paid purchasing card accounts has the authority ~~is configured~~ to create and break links to and from subordinate purchasing card accounts subordinate thereto.
30. (Currently Amended): The method of claim 25 wherein any of said pre-paid purchasing card accounts has the authority ~~is configured~~ to create and break links to and from subordinate purchasing card accounts subordinate thereto.